Government of Saskatchewan

Annual Report
April 1 to December 31, 1990

Saskatchewan Consumer and Commercial Affairs

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92-03227/

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Letters of Transmittal

To Her Honour,
The Honourable Sylvia Fedoruk,
Lieutenant-Governor of the Province of Saskatchewan

Madam:

Submitted herewith is the Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the period April 1 to December 31, 1990.

Respectively submitted,

R. W. Mitchell, Minister
Saskatchewan Justice

Carol Teichrob, Minister
Saskatchewan Family Foundation

To:
The Honourable R. W. Mitchell
Minister, Saskatchewan Justice

The Honourable Carol Teichrob
Minister, Saskatchewan Family Foundation

Ministers:

We have the honour to present the eleventh Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the period of April 1 to December 31, 1990.

Effective January, 1991, the Saskatchewan Department of Consumer and Commercial Affairs was eliminated. The functions of the former Department have been transferred to Saskatchewan Justice and the Saskatchewan Family Foundation.

Respectfully submitted,

Brian Barrington-Foote, Q.C., Deputy Minister
Saskatchewan Justice

Dan Perrins, President
Saskatchewan Family Foundation

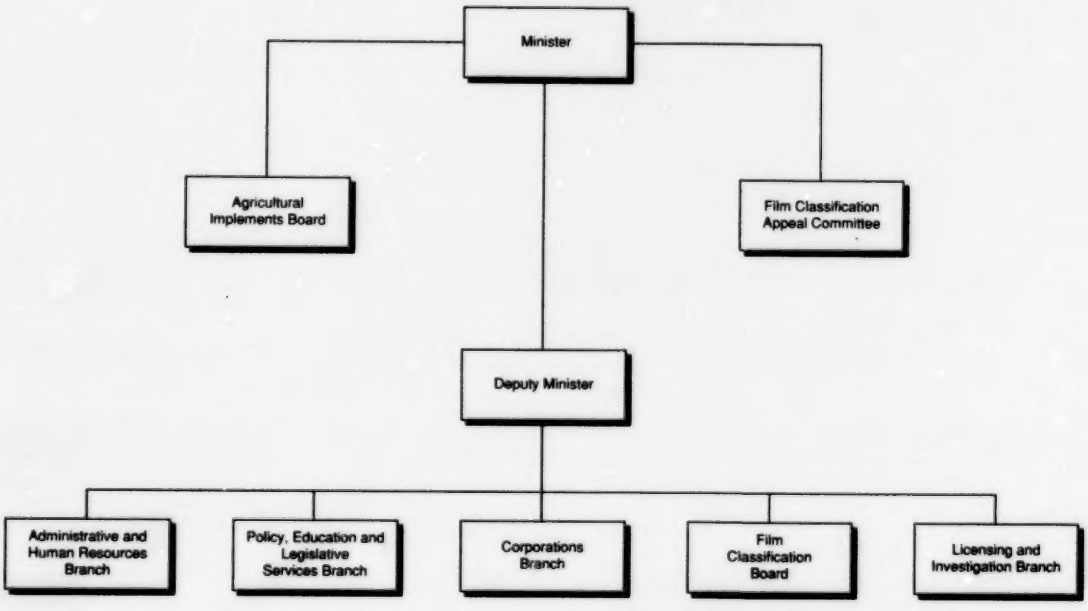
Department Mission

Building consumer and business integrity and confidence.

Department Goals

- To promote and enhance consumer and business knowledge and skills to ensure an effective and efficient marketplace.
- To promote fairness and responsibility in business and consumer activities.
- To enhance the economic growth and general well-being of the province by creating and maintaining a legal framework within which business, non-profit and co-operative enterprises can operate.
- To provide excellent service to our clients through the optimum use of our resources.

Organization Chart, 1990



Acts Administered by Saskatchewan Consumer and Commercial Affairs, 1990

The Agricultural Implements Act
The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Consumer and Commercial Affairs Act
The Consumer Products Warranties Act
The Co-operatives Act, 1989 (except Part XIX)
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985 (except Part XVIII)
The Direct Sellers Act
The Family Farm Credit Act
The Film and Video Classification Act
The Guarantee Companies Securities Act
The Home Owners' Protection Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

Acts Administered in Part by or Establishing a Function for the Department, 1990

* The Accredited Public Accountants Act, s.39-42, 45
* The Agrologists Act, s.38, 40-46
* The Architects Act, s.41, 44-46
* The Association of School Business Officials of Saskatchewan Act, s.31-33
* The Canadian Institute of Management (Saskatchewan Division) Act, s.16
* The Certified General Accountants Act, s.40-43
* The Certified Nursing Assistants Act, s.15, 39, 40
* The Chartered Accountants Act, 1986, s.36, 39-40
* The Chiropody Profession Act, s.36, 39-42
* The Chiropractic Act, s.27-30
* The Community Planning Profession Act, s.51, 54-56
* The Dental Profession Act, 1978, s.60, 62-64
* The Dental Technicians Act, s.14, 17-19
* The Dental Therapists Act, s.34, 35, 37
* The Denturists Act, s.36, 38, 40, 41
* The Engineering Profession Act, s.60, 61, 64-66
** The Home Energy Loan Act
* The League of Educational Administrators, Directors and Superintendents Act, s.36, 41
* The Legal Profession Act, s.98, 101, 103
*** The Libel and Slander Act, s.18, 21-24
* The Management Accountants Act, s.35, 38-41
* The Medical Profession Act, 1981, s.87, 88, 92-94
* The Medical Radiation Technologists Act, s.29-32
* The Naturopathy Act, s.20
* The Ophthalmic Dispensers Act, s.36, 38, 40-41
* The Optometry Act, s.48, 51-53
* The Osteopathic Practice Act, s.21, 24-27
* The Pharmacy Act, S.113, 115, 118-120
* The Physical Therapists Act, s.20
* The Professional Dietitians Act, s.12, 15-17
* The Psychiatric Nurses Act, s.22, 25, 27, 28
* The Registered Music Teachers Act, s.13, 16-19
* The Registered Nurses Act, 1988, s.16, 44, 45
* The Registered Occupational Therapists Act, s.24, 27-29
* The Registered Psychologists Act, s.18, 21-23
* The Registered Social Workers Act, s.22, 25
* The Rural Municipal Administrators Act, s.28, 31-33
* The Saskatchewan Embalmers Act, s.51, 54-56
* The Saskatchewan Land Surveyors Act, s.60, 63-65
* The Teachers' Federation Act, s.32, 49-50
* The Urban Municipal Administrators Act, s.36, 39-41
* The Veterinarians Act, s.21, 22, 25-27

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.
** The Registrar under the Act is from the Department of Consumer and Commercial Affairs.
*** The Department receives annual returns of newspaper titles, proprietors, editors and publishers.

Branch Activities

Administrative and Human Resources Branch

The Administrative and Human Resources Branch directs and controls the Department's administrative activities, co-ordinates staff training and provides support services to other Branches and Boards within the Department.

During the year under review, an Informatics Unit was established within the Branch. The unit is responsible for systems acquisitions, enhancements, support and training.

Personnel

The Branch is responsible for providing expertise and assistance in staffing, classification as well as liaison with payroll and handling and processing of all personnel-related documentation.

The Branch is also responsible for implementing and monitoring an Employment Fairness Program. During the year under review, several initiatives promoting secondments, job exchanges, special projects and staff development were implemented.

Financial

The Branch assists the Department in the management and accounting of its revenues and expenditures.

It is responsible for authorizing and making payments out of the Department's appropriation in accordance with established financial policy, budgetary restrictions and legislative authority. All expenditure requests are reviewed to ensure adequate funds exist in the appropriation and are then processed for payment. The Branch also maintains records of the Department's expenditures and revenues and provides forecasts to the Department of Finance on these activities.

In addition, the Branch is responsible for developing and improving the Department's financial and accounting procedures. The Branch reviews the Provincial Auditor's reports and ensures that action is taken on any problem areas.

The Branch administers and prepares financial statements on the Agricultural Implements Compensation Fund.

Assistance and co-ordination are provided in the preparation of the Department's annual budget and estimates. In addition, the Branch is responsible for preparing replies to Questions and Returns during the Legislative Sessions.

Support Services

The support services managed by the Branch and provided to the Department are: procurement and maintenance of equipment, furniture, supplies and vehicles; mail and telephone services, co-ordination of parking and space requirements.

Revenues Collected

	*1990-91	1989-90	1988-89
Licensing and Investigation	$1,444,604.37	$620,600	$562,100
Film Classification Board	$ 42,250	$ 43,300	$ 47,100

*April 1 – December 31, 1990

Expenditures Processed

Comparisons of "Actuals" to Estimated Expenditures

Program	*1990-91 Estimates	*1990-91 Actuals	Over (Under) Variance	%	Explanation
Licensing and Investigations	$1,415,800	$1,061,200	—	—	(9 month figures)
Film Classification Board	$ 69,700	$ 65,800	—	—	(9 month figures)

*April 1 - December 31, 1990

Corporations Branch

The Branch administers the following legislation:
The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Co-operatives Act, 1989
The Credit Union Act, 1985
The Family Farm Credit Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act

The Corporations Branch incorporates Saskatchewan-based business and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers the business names under which sole proprietorships and partnerships operate.

In addition, the Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace and protects goodwill and reputations that have been built up by particular names.

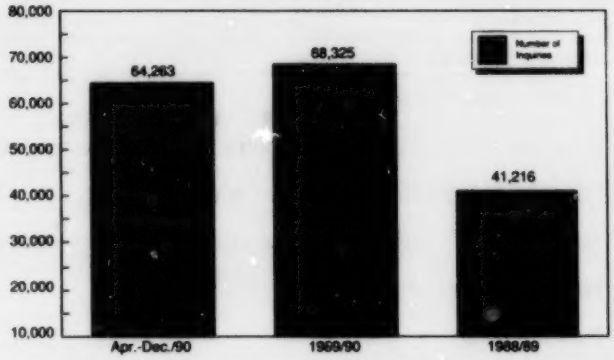
The Branch maintains up-to-date information on business and non-profit corporations and unincorporated business entities. This information can be obtained by the public upon request — in person, by telephone or by mail and by remote access to the corporate database. Remote access to the information is available to anyone who has a personal computer, modem and telecommunications package. Using the remote access method provides clients with the information at their finger tips for a moderate charge.

Lists of the membership and bylaws of 40 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

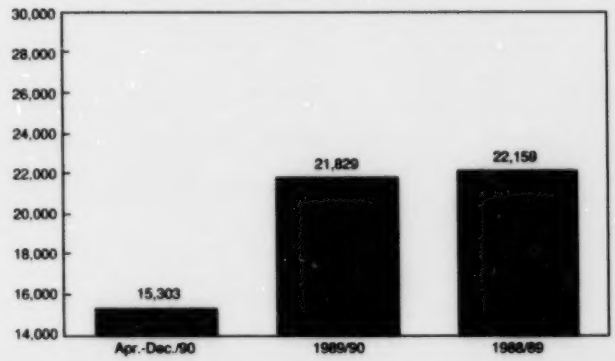
A registry of co-operatives and credit unions incorporated or registered in Saskatchewan is maintained by the Branch.

There is no liability for the Government remaining under ***The Family Farm Credit Act.***

Remote Access



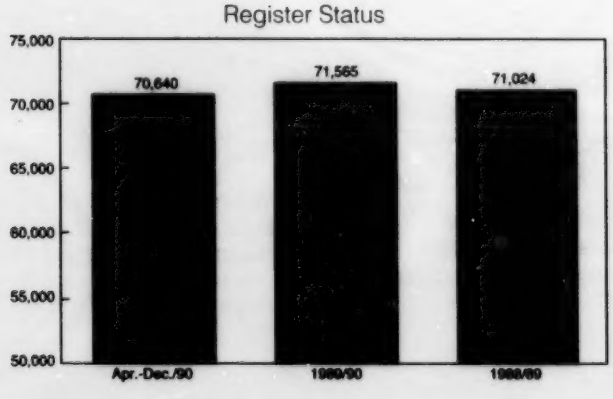
Corporate Services



Statistical Summary

Branch Services	Apr.-Dec./90	1989-90	1988-89
Corporate Services:			
New Business Corporations Incorporated and Registered	2,173	3,352	3,212
New Co-operatives Incorporated and Registered	115	101	46
New Non-profit Corporations Incorporated and Registered	310	400	572
New Business Names Registered	3,155	4,658	4,312
Name Availability Searches	9,550	13,318	14,017
Totals	**15,303**	**21,829**	**22,159**

Register Status	December 31, 1990	March 31, 1990	March 31, 1989
Saskatchewan Corporations on Register	29,928	30,461	30,667
Extra-Provincial Corporations on Register	7,053	7,074	7,172
Total Corporations on Register	**36,981**	**37,535**	**37,839**
Non-profit Saskatchewan Corporations on Register	5,082	5,034	4,973
Non-profit Extra-provincial Corporations on Register	49	42	40
Total Non-profit Corporations on Register	**5,131**	**5,076**	**5,013**
Saskatchewan Co-operatives on Register	1,195	1,193	1,133
Extra-provincial Co-operatives on Register	36	30	30
Total Co-operatives on Register	**1,231**	**1,223**	**1,163**
Saskatchewan Credit Unions on Register	206	209	209
Extra-provincial Credit Unions on Register	86	78	78
Total Credit Unions on Register	292	287	287
Total Business Names on Register	**27,005**	**27,444**	**26,722**
Totals	**70,640**	**71,565**	**71,024**



Policy, Education and Legislative Services Branch

During the year, the Policy and Legislative Services Branch was amalgamated with the Education and Marketplace Relations Branch to become Policy, Education and Legislative Services Branch.

Policy and Legislative Services

The Unit provides support and advisory services to the Department, including policy and issue analysis, and co-ordinating regulatory and legislative changes. A major responsibility is to assist program managers and the Deputy Minister through policy development, planning and research.

During the past year (April, 1990 to December, 1990), the Branch provided policy support to the Minister and Deputy Minister in meeting with their federal and provincial counterparts. It participated in a number of federal-provincial working groups including: bankruptcy, telemarketing and credit card interest rates.

In addition, briefing materials were prepared for the Deputy Minister and Minister to participate in Federal/Provincial meetings of Consumer and Corporate Affairs and Financial Institutions.

Other activities during the year included:

- Negotiating with the film and video industry to establish a national classification program, funded and administered by the industry.
- Working with IBM and Westbridge Computer Corporation to sponsor a pilot project using image-based systems technology.
- Assisting the Saskatchewan Consumer Fuel Information Committee to monitor gas prices and educate consumers on energy conservation.
- Revising the Legislative Agenda and developing a five year strategy for Legislative review.
- Developing a Department Strategic Action Plan, identifying issues, linkages, implications and promotional opportunities.
- Developing a strategy and discussion paper, "Marketplace 2000", in preparation for a major public consultation on Saskatchewan's marketplace and its future.

The Branch also worked on the following Acts and Regulations:

- ***The Agricultural Implements Act***
- ***The Cost of Credit Disclosure Act***
- ***The Municipal Hail Insurance Act***
- The Trust and Loan Corporations Amendment Regulations
- Saskatchewan Insurance Compensation Plan (Insurance Regulations)

Education and Marketplace Relations

The Unit delivers marketplace education and information programs and resources across the province and proactively co-operates and problem-solves with industry and interest groups around marketplace issues and trends.

Education and information programs are designed to:

- increase the knowledge and awareness of both buyers and sellers with regard to their rights and responsibilities in the marketplace;
- improve consumer decision-making, resource management skills and consumer citizenship skills.

Public demand for programs continued to grow.

Education and Extension

In order to provide Saskatchewan residents of all ages with learning opportunities and resources, the Branch has developed a number of programs combining creative, innovative approaches and extensive co-operation with community groups and the private sector. Program emphasis continues to be on training others (community professionals, industry representatives) to deliver programs directly to the public and specific target groups. New workshops developed included: conservation, financial planning, managing Christmas costs, credit and debt management and advertising.

The Consumer Education Community Program

Volunteers provide direct delivery of consumer education programs on topics including money management, consumer law, advertising, financial planning, food buying and cutting costs skills. Programs are offered across the province.

With a complement of 75 active volunteers, the Department has been able to extend consumer education to many more citizens. Since the program was initiated, 1,443 programs have been delivered to some 31,000 people.

During the year, training sessions and regular meetings as well as recognition events were held for the volunteers.

Consumer Education/Plain Language

The Branch chairs the education sub-committee of the Consumer Education/Plain Language Federal/Provincial Task Force.

Clear Language Program

The Department implemented a government-wide Clear Language Program. All government agencies are expected to use Clear Language in publications, written materials and public communications. Training programs and a training manual were completed to "train trainers" in all government departments. A Clear Language handbook was provided for distribution throughout government. Saskatchewan was the first province in Canada to implement a government-wide program and our model is being adopted in other jurisdictions across the country.

Project Real World: Economic Living Skills for High School Students

Led by Saskatchewan, in partnership with five other provinces, a new program called ***Project Real World*** was developed for use in Canadian high schools.

The project provides information on a wide range of economic topics including: The Canadian Marketplace and You; Your Economic Decisions; Resource Management Skills — What Money Can't Buy; Entrepreneurship and the World of Work; and, Citizen Participation in Canada's Market-Based Economy.

Project Real World was extensively field-tested in Saskatchewan by teachers before production and developed in consultation with teachers, the business community and representatives of the Consumers' Association of Canada.

Street Cents Project

A co-operative venture with CBC-TV, Halifax was continued with production of an informative half hour show for young Canadians ages 8 - 14, titled "Street Cents". The central concepts are money management and effective functioning in the marketplace. The Department produced teacher activity guides to accompany program video tapes sent to teachers.

Marketplace Living Skills for Low Income Residents

The Department in co-operation with Saskatchewan Social Services developed a collection of basic education resources for low income Saskatchewan residents, as well as an orientation/training program for government social workers and non-government organizations (NGOs). "Consumer Corners" containing collections of Department resources were established in the regional offices of Social Services, as well as in community schools and key NGOs.

Literacy Project

In co-operation with Saskatchewan Education the Branch developed an economic living skills education resource in newspaper format called ***The English Times*** for adults who are learning to read. A teacher activity guide accompanies the newspaper. Topics addressed this year were: conservation, healthy living and use of credit.

Conservation Activities

The Department in co-operation with Saskatchewan Environment and Public Safety distributed a self-help education resource ***Choose to Conserve: The Consumer and the Environment*** including a supplement of classroom activities for Kindergarten to Grade 12 teachers.

In addition, the Department participated on two working committees of the Saskatchewan Round Table on the Environment and the Economy.

Education and Information Resource Material Development

Work in the field continued for the purposes of needs assessment, promotion of resources and services of the Department, promotion of consumer education and the testing and evaluation of developed resources.

Education and information resources are made available to individuals and groups across the province: community and professional group leaders, educators, provincial associations, business groups, seniors, special needs groups and youth.

Research and first draft development was completed on two new education self-help kits: Kids and Money: A Family Guide, and Shopping for Food and Nutrition.

The Branch prepared a draft document on the ***History, the Canadian Consumer Movement and Consumer Legislation.*** Among the resources produced are: "Teaching Living Skills and Dollar Bills" (conservation); and "Gasoline: Getting the Lead Out" (factsheet).

Marketplace Relations

Co-operative initiatives were undertaken with business, industry and community interest groups to jointly address marketplace issues and concerns.

The Department provided assistance and support to the Saskatchewan Consumer Fuel Information Committee. This independent committee of representatives from consumer and industry groups revealed fuel marketing and pricing in Saskatchewan.

A research project into the impact of the GST and PST on Family Budgets was initiated in co-operation with the private, public and volunteer sector.

The Branch participated in ongoing federal/provincial consultations regarding proposed amendments to the federal ***Bankruptcy Act.***

The Branch provided funding support to the Saskatchewan Consumers' Association (CAC) and was involved in on-going negotiations and consultations.

A Food Pricing Systems Project to survey consumer satisfaction with electronic grocery systems was initiated in co-operation with CAC, Westfair Foods, Canada Safeway and Federated Co-ops.

1990 Credit Granting Guidelines were developed in co-operation with the Saskatchewan Credit Grantors' Association. The guidelines are endorsed by the Saskatchewan Women's Advisory Council. The guidelines were widely distributed to Saskatchewan lenders and promote fair and equal access to credit.

In co-operation with the Alliance of Canadian Travel Associations (ACTA), a new consumer travel guide called ***Travel Tips for Great Trips*** was developed and produced. The publication was developed in response to public demand, especially from seniors, for reliable information and was jointly funded. Distribution included all ACTA Saskatchewan offices.

The safety package, ***Proceed with Caution: Consumer Safety in the Home,*** was revised and reprinted in co-operation with Saskatchewan Government Insurance (SGI).

Consumer Corners Program

"Consumer Corners" have now been established in more than 75 locations across the province including libraries, community schools, Salvation Army, Safe Shelters and Social Services offices. Department materials and resources are conveniently displayed throughout the province to improve public access to the information.

Communications Programs

The Branch initiated and provided programs to inform the public on issues of interest to them, as well as on Department programs and services. Responsibility for the Department's media relations, print requirements and general communications strategies continued.

The Department's public newsletter, ***The Consumer Times,*** is produced four times a year and mailed to 25,000 subscribers. The expanded public newsletter was also printed on recycled paper during the year.

Of Consuming Interest, the Minister's monthly column, is redi-printed for pickup by Saskatchewan weeklies. It uses a question and answer format to help people prevent or solve marketplace problems. During the reporting period, 8 redi-prints on 16 topics were distributed.

A new electronic media equivalent called ***Consumer Tips*** was developed using the Minister's voice on radio tapes. The tapes were distributed to all Saskatchewan radio stations.

Numerous media contacts were received during the year for information, background and interviews.

A new **"issues management"** approach was initiated Department-wide to ensure proper response and preparation to various issues and opportunities as they arose.

A monthly calendar of events was prepared for the Department and the annual report.

National Consumer Week preparation included establishing a provincial steering committee, radio and print ads promoting the week, office displays and presentation of the "Consumer Award of Excellence" as a highlight of the week.

The Branch provided the Department with an information clipping service on current marketplace trends and issues.

Consumer Information Centre

The Consumer Information Centre (CIC), located in Regina, is a central clearing house of educational resource materials for teachers, consumers, businesses, community groups and professional organizations across the province. The Centre continues to be the public's point of contact for publications and education resources. The Centre provided educational displays at conferences across the province. New print and audio/visual materials were identified, ordered and integrated into the Centre's collection.

During the year, the focus of the marketplace information service was expanded to include more issues and trends and self-help alternatives. Work continued on the bibliography.

Statistics

Branch Services	*1990-91	1989-90	1988-89
Number of Education/ Extension Programs	250	288	185
Marketplace Information Requests	1553	2337	2253
Resource Material Loans	974	1812	2212
Number of Department Resource and Information Materials Distributed	150,562	422,127	476,940

* Figures to December 31, 1990

Film Classification Board

Under the authority of ***The Film and Video Classification Act,*** the Film Classification Board classifies all films (motion pictures) intended for public viewing and all videocassettes rented or sold through retail outlets in Saskatchewan.

The legislation calls for the following classification categories for both pictures and video materials.

General

Material is suitable for all ages. The videocassette color sticker is green.

Parental Guidance

(Suggested) Material may be of more mature content than "General". Parental guidance is suggested, but children are permitted unsupervised access. Videocassettes have a yellow sticker.

Parental Accompaniment

(Required) Persons under 14 years of age must be accompanied by a parent. The material contains more graphic and intense scenes and language. All video material in this classification has an orange sticker.

Restricted

Only persons 18 years of age or older may view these films in a public theatre or buy or rent these materials at a video retail outlet. Graphic scenes and/or language are contained in these materials. "Restricted" videocassettes are identified with a red sticker.

In addition to the classification, information captions may be used to describe the content of film and video material:
Violence
Brutal Violence
Frightening Scenes
Horror
Sexual Content
Explicit Sex
Nudity
May Offend Some
Coarse Language
Mature Theme
Not Suitable for Children

For the past five years, the video industry has been required to sticker its products with colour-coded classification symbols. To assist with this process, the Board made catalogues listing titles, classification symbols and information captions available to each of the registered video outlets.

The monthly mailouts listing new films classified by the Board continue to be sent to the registered movie theatres across the province.

The Board also:

- revised the catalogue of videocassette titles, with periodic updates;
- sent information to all theatres, video retailers and wholesalers and distributors;
- reviewed advertisements by theatres;
- conducted field visits throughout the province to evaluate effectiveness of programs, and;
- continued sending out posters, factsheets and brochures to existing and new businesses involved in film and video material.

Due to the recent growth of adult (XXX) video outlets the Board has directed much of their efforts to monitoring this area. This includes the viewing and classification of the product and ensuring the entry to these premises is restricted to persons 18 years of age and over.

Films and Video Materials Viewed Under ***The Film and Video Classification Act***

	**1990-91		1989-90		1988-89	
	Films	Video Materials	Films	Video Materials	Films	Video Materials
General	7	40	10	*	10	*
Parental Guidance	52	85	84	*	79	*
Parental Accompaniment	64	65	77	*	77	*
Restricted	26	1,922	25	*	48	*
Disapproved	0	0	0	32	0	0
Total	**149**	**2,112**	**196**	**1,795**	**214**	**1,806**

* Totals by category not available
** April 1 - December 31, 1990

Licensing and Investigation Branch

The Licensing and Investigation Branch administers the following legislation:

The Agricultural Implements Act
The Auctioneers Act
The Cemeteries Act
The Collection Agents Act
The Consumer Products Warranties Act
The Co-operatives Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985
The Direct Sellers Act
The Guarantee Companies Securities Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

Consumer complaints are mediated between buyer and seller to arrive at a mutually satisfactory resolution of the problem. The majority of justified consumer complaints are satisfactorily resolved through mediation. Practical advice is given both before and after the purchase has been made. Enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems are also handled.

Licensing

The Branch receives, processes and issues licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute, and can take remedial action against sellers who do not comply with the statutes or those who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy.

Bonds which were forfeited under various licensing statutes are now held by the Branch. During the year, bond monies paid out and/or court judgements satisfied totalled $112,313.74.

The Branch is responsible for the enforcement of the licensing statutes.

Complaints of non-compliance of licensing requirements are also investigated. Regular audits and field work are done by auditors and investigative staff.

Working with Industry

Amendments to ***The Saskatchewan Insurance Act*** allowed the Lieutenant-Governor-in-Council to set up insurance councils, a new direction in self-administration by industry groups.

The General Insurance Council, Hail Council and Life Council have been established and operating since 1986 and are working well.

The Prepaid Funeral Services Act was proclaimed in 1987 and established an industry self-administration Council to register and monitor that segment of the funeral services industry and provide rescission rights and trust provisions to consumers. The Council is working well.

The Real Estate Brokers Act, 1987 established the Saskatchewan Real Estate Commission. This Commission has the responsibility of registering real estate brokers and salespersons in the province, administering the compensation fund and overseeing the general practices of the industry. An appeal of the Commission's decisions can go to the Superintendent of Insurance and ultimately to the courts. The Commission's bylaws (their operational authority) are filed with the Lieutenant-Governor-in-Council, who has the power to refuse or change the bylaws, thereby retaining ultimate government control over the Commission. The Commission was fully operative as of June, 1988 and is working well.

Agricultural Implements Board

Under ***The Agricultural Implements Act,*** the Board works to ensure the availability of repair parts and service for agricultural implements. During the year, 103 distributors were registered in Saskatchewan. Inspections of 411 distributors' or dealers' facilities were completed. There were 593 dealers licensed.

A total of 56 complaints regarding agricultural implements were received from farmers, dealers and distributors.

The Board continued to survey the major parts depots in Saskatchewan. The depots continued to fill parts orders successfully at a high percentage rate.

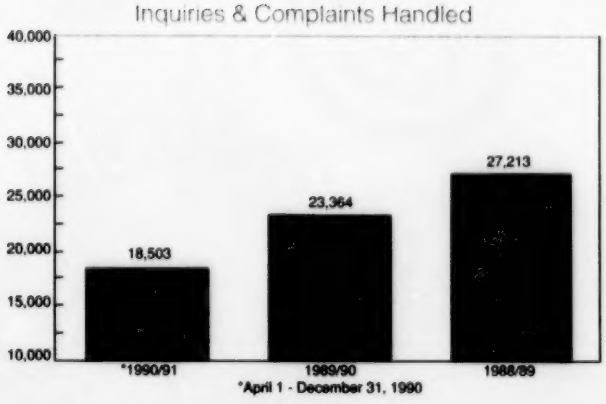
One application for compensation was received and dealt with.

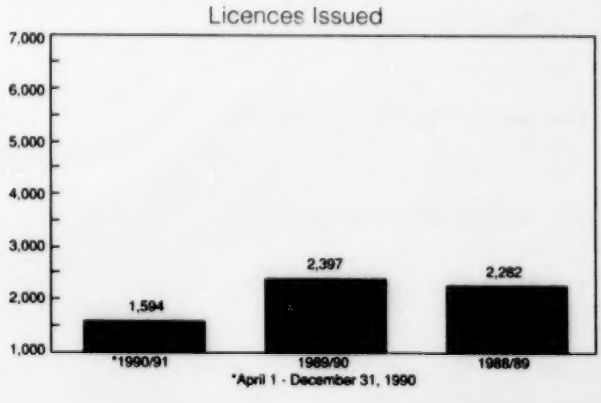
Enforcement

Under ***The Direct Sellers Act,*** there were 72 convictions and 42 rescission rights enforced.

Audits, Inspections and Reviews

Statute	Number
The Agricultural Implements Act	411
The Auctioneers Act	33
The Cemeteries Act	9
The Collection Agents Act	7
The Co-operatives Act	3
The Cost of Credit Disclosure Act	0
The Credit Union Act, 1985	14
The Mortgage Brokers Act	1
The Motor Dealers Act	388
The Real Estate Brokers Act, 1987	1
The Saskatchewan Insurance Act	341
The Trust and Loan Corporations Act	64





Statistical Summary

Licences Issued	*1990-91	1989/90	1988/89
The Agricultural Implements Act			
Dealers	593	669	631
Distributors	103	108	124
The Auctioneers Act			
Auction Sales Company	24	50	61
Auctioneers	12	24	19
The Cemeteries Act			
Cemetery Owners	9	7	8
Cemetery Salespersons	34	33	49
The Collection Agents Act			
Agents	2	10	19
Collectors	77	70	64
The Credit Reporting Agencies Act			
Agencies	3	4	6
The Direct Sellers Act			
Vendors	63	96	68
Sales Persons	484	839	627
The Investment Contracts Act			
Companies			0
Salespersons			2
The Mortgage Brokers Act	1	1	2
The Motor Dealers Act			
Dealers	121	299	143
The Pyramid Franchises Act			
Franchisors	10	15	18
The Real Estate Brokers Act, 1987			
Brokers			10
Salespersons			302
The Sale of Training Courses Act			
Vendors	5	13	6
Salespersons	36	48	16
The Saskatchewan Insurance Act			
Insurers	9	14	10
The Trust and Loan Corporations Act			
Companies	3	97	97
Total	**1,589**	**2,397**	**2,276**

*April 1 - December 31, 1990